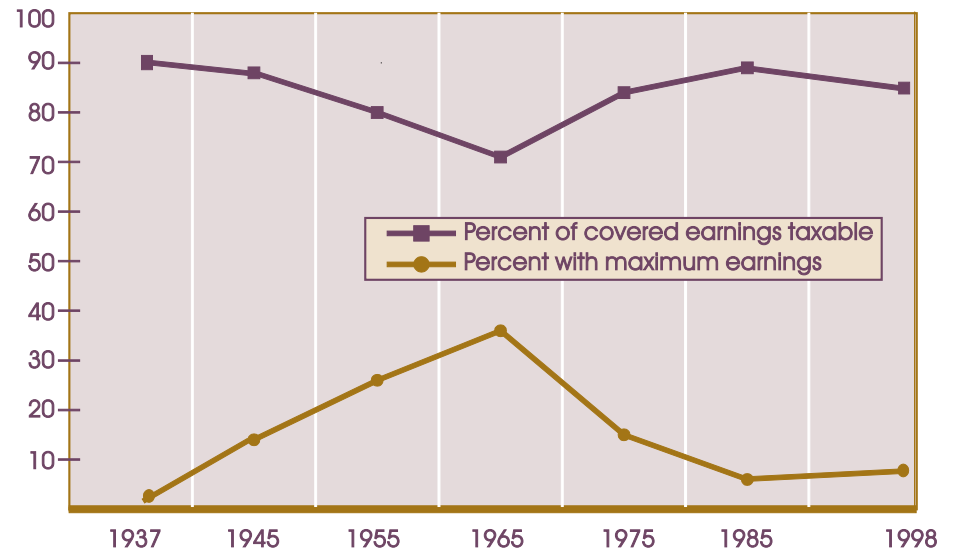


OASDI Program

Workers and Insured Status

Workers with taxable earnings, 1937–98. In 1998, 148 million workers had earnings in employment covered by the Social Security program. Of these workers, 7% had earnings that equaled or exceeded the maximum amount currently subject to Social Security taxes, compared to 3% when the program began and a peak of 35% in 1965. About 85% of the earnings of workers in covered employment was taxable in 1998, compared to 92% in 1937.

Percent of covered workers with maximum earnings and percent of earnings taxable



Workers and Insured Status

Insured workers, 1970–99. Of persons aged 20 or older, the percentage insured for benefits has steadily increased over time. The percent permanently insured (those with enough covered work experience to qualify for retired-worker benefits at retirement age) rose from 50% in 1970 to 68% in 1999. The percent fully insured increased from 77% to 87%. To be fully insured, a worker must have at least one quarter of coverage for each year elapsed after 1950 (or age 21, if later) and before the year in which he or she attains age 62 or becomes disabled. To be insured for disability, the worker must be fully insured and have at least 20 quarters of coverage during the last 40 quarters. (Requirements for currently insured status are somewhat different for persons younger than age 31.)

Insured workers, aged 20 or older, as a percent of the corresponding population, 1970–99

Year*	Population (in millions)**	Percent		
		Permanently insured	Fully insured	Insured for disability
1970	135.2	50	77	52
1975	147.5	50	80	54
1980	162.0	53	83	58
1985	175.1	57	84	60
1990	186.0	63	86	62
1995	194.7	66	87	64
1999	202.3	68	87	65

*As of December 31.
**The population in the Social Security area includes residents of the 50 States and the District of Columbia; civilian residents of Puerto Rico, the Virgin Islands, Guam, and American Samoa; Federal civilian employees and Armed Forces abroad and their dependents; crew members of merchant vessels; and all other U.S. citizens abroad.

Source: Office of the Chief Actuary, SSA.

Workers and Insured Status

Insured status, by sex, 1970–99. Although men are more likely than women to be insured, the gender gap is shrinking. The proportion of men insured has remained essentially stable, with 93% fully insured, and 71-73% insured for disability. On the other hand, the proportion of women fully insured has increased by 30%, and of those insured for disability by more than 75%.

Percent of population aged 20 or older insured for benefits, by sex, 1999

